

In re:  
Michael P. Simmons  
Brenda L. Simmons  
Debtors

Case No. 18-13463-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 22, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	Michael P. Simmons, Brenda L. Simmons, 339 S Hanover St, Pottstown, PA 19465-7023
14112564	Amazon Chase VISA, PO Box 960013, Orlando, FL 32896-0013
14112569	Capital Management Services, LP, 690 1/2 S Ogden St, Buffalo, NY 14206-2317
14112570	Capital One Ban, PO Box 4199, Houston, TX 77210-4199
14112574	Circle Back Lending, Inc., PO Box 1719, Portland, OR 97207-1719
14126378	+ Kevin G. McDonald, Esquire, KML Law Group, P.C., Atty for Toyota Motor Credit Corp, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14112588	Niagara Credit Solutions, Inc., 1212 Abbott Rd Ste D, Lackawanna, NY 14218-1900
14646724	+ Ross, Quinn & Ploppert, P.C., 192 S Hanover Street, Suite 101, Pottstown, PA 19464-6096
14112603	Wawa, PO Box 6139, Sioux Falls, SD 57117-6139

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 23 2025 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 23 2025 00:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14112566	Email/Text: legal@arsnational.com	Jul 23 2025 00:20:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
14112563	Email/Text: kristin.villneave@allianceoneinc.com	Jul 23 2025 00:20:00	Alliance One Receivables Management Inc., 4850 E Street Rd Ste 300, Trevose, PA 19053-6643
14112565	Email/Text: bncnotifications@pheaa.org	Jul 23 2025 00:20:00	American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
14112567	Email/Text: BarclaysBankDelaware@tsico.com	Jul 23 2025 00:20:00	Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
14112568	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 00:20:00	Boscov's, PO Box 659622, San Antonio, TX 78265-9622
14112575	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 00:27:01	Citi, PO Box 183071, Columbus, OH 43218-3071
14165010	Email/PDF: bncnotices@becket-lee.com	Jul 23 2025 00:27:13	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14112571	Email/Text: bnko@cprecovery.com	Jul 23 2025 00:20:00	Central Portfolio Control, 10249 Yellow Circle Dr Ste 200, Minnetonka, MN 55343-9111

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14112572	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 23 2025 00:26:54	Chase, PO Box 94014, Palatine, IL 60094-4014
14112573	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 23 2025 00:27:13	Chase Bank, PO Box 15123, Wilmington, DE 19850-5123
14112576	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 00:37:30	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
14163489	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 00:26:59	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14112577	Email/Text: mediamanagers@clientservices.com	Jul 23 2025 00:20:00	Client Services, Inc., PO Box 1503, Saint Peters, MO 63376-0027
14112578	Email/PDF: creditonebknofications@resurgent.com	Jul 23 2025 00:26:56	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14164072	Email/Text: bnc-quantum@quantum3group.com	Jul 23 2025 00:20:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14297569	Email/Text: ECMCBKNotices@ecmc.org	Jul 23 2025 00:20:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14112579	Email/Text: collecadminbankruptcy@fnni.com	Jul 23 2025 00:20:00	First Bankcard, PO Box 2557, Omaha, NE 68103-2557
14175918	^ MEBN	Jul 23 2025 00:16:08	First National Bank of Omaha, c/o Brumbaugh and Quandahl, PC LLO, 14211 Arbor St, Ste 100, Omaha, NE 68144-2312
14112580	Email/Text: support@futurepay.com	Jul 23 2025 00:20:00	Future Pay, PO Box 17634, Salt Lake City, UT 84117-0634
14112581	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 00:27:12	Gap, PO Box 960017, Orlando, FL 32896-0017
14112582	Email/Text: tg@purchasedebt.com	Jul 23 2025 00:20:00	Grassy Sprain Group, Inc., 9858 Clint Moore Rd Ste C-11, Boca Raton, FL 33496-1034
14112583	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 23 2025 00:20:00	Great Lakes, PO Box 530229, Atlanta, GA 30353-0229
14112584	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 23 2025 00:26:44	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
14112585	Email/Text: BarclaysBankDelaware@tsico.com	Jul 23 2025 00:20:00	LL Bean, PO Box 13337, Philadelphia, PA 19101-3337
14112586	Email/PDF: resurgentbknofications@resurgent.com	Jul 23 2025 00:26:43	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
14167488	Email/PDF: resurgentbknofications@resurgent.com	Jul 23 2025 00:26:48	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14167121	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 23 2025 00:20:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14112587	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 00:27:07	Macys AE, PO Box 8053, Mason, OH 45040-8053
14112589	Email/Text: ngisupport@radiusgs.com	Jul 23 2025 00:20:00	Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
14112590	^ MEBN	Jul 23 2025 00:16:06	Northstar Location Services, LLC., 4285 Genesee St, Cheektowaga, NY 14225-1943
14164171	+ Email/Text: bncnotifications@pheaa.org	Jul 23 2025 00:20:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14175920	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2025 00:37:33	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14114676	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 23 2025 00:26:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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14112592	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 00:27:13	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
14112593	Email/Text: pcabkt@phillips-cohen.com	Jul 23 2025 00:20:00	Phillips & Cohen Associates, Ltd., 1002 Justison St, Wilmington, DE 19801-5148
14174697	Email/Text: bnc-quantum@quantum3group.com	Jul 23 2025 00:20:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14174696	Email/Text: bnc-quantum@quantum3group.com	Jul 23 2025 00:20:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14112594	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 23 2025 00:26:46	Sears, PO Box 6282, Sioux Falls, SD 57117-6282
14175376	^ MEBN	Jul 23 2025 00:16:24	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14112595	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 23 2025 00:27:02	Synchrony Bank Care Credit, PO Box 960061, Orlando, FL 32896-0061
14791569	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 23 2025 00:27:18	Synchrony Bank by, AIS InfoSource LP, 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
14172180	+ Email/Text: bncmail@w-legal.com	Jul 23 2025 00:20:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14112596	Email/Text: bncmail@w-legal.com	Jul 23 2025 00:20:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14122410	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jul 23 2025 00:20:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14112597	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 23 2025 00:20:00	Toyota Motor Credit Corporation, 1000 Bridgeport Ave, Shelton, CT 06484-4660
14112598	+ Email/Text: bankruptcydepartment@tsico.com	Jul 23 2025 00:20:00	Transworld Systems, Inc., 500 Virginia Dr Ste 514, Fort Washington, PA 19034-2733
14160877	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Jul 23 2025 00:20:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301
14112600	Email/Text: USBANK_bkmail@ecf.epiqsystems.com	Jul 23 2025 00:20:00	US Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441
14129290	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 23 2025 00:20:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14112599	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jul 23 2025 00:20:00	US Bank, PO Box 790408, Saint Louis, MO 63179-0408
14112602	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 00:20:00	Victoria's Secret, PO Box 659450, San Antonio, TX 78265-9450
14112601	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 23 2025 00:20:00	Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 54

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14297808	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14112591	##	Patenaude & Felix, A.P.C., 501 Corporate Dr, Canonsburg, PA 15317-8584

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 24, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com
JOSEPH L QUINN	on behalf of Debtor Michael P. Simmons CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Joint Debtor Brenda L. Simmons CourtNotices@rqplaw.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Michael P. Simmons	)	Case No. 18-13463-amc
	)	
Brenda L. Simmons	)	Chapter: 13
	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: July 22, 2025

For The Court

Timothy B. McGrath  
Clerk of Court